

FROM ADMIN TO OPERATIONAL ALPHA

HOW A.I. CAN RETURN RMs TO THEIR HIGHEST-VALUE WORK

NOVEMBER 2026

QUINLAN &ASSOCIATES

TABLE OF CONTENTS

SECTION	TITLE	PAGE
SECTION 1	THE TAIL IS WAGGING THE DOG	6
SECTION 2	MARKET VALIDATION	13
SECTION 3	A.I. TO THE RESCUE	25
SECTION 4	CASE STUDY – DATADASHER	34
SECTION 5	HOW WE CAN HELP	38

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

FOREWORD

The remit of a Relationship Managers' ("RMs"") has historically been to acquire new clients and service existing ones. However, growing external regulatory compliance and internal control requirements have resulted in a stark shift in their workload, skewing it more and more towards administrative ("admin") responsibilities that do not generate revenue, are perceived by RMs to add little value to their role, take their attention away from their core responsibility of client engagement, and are alienating them to the point of emerging as a key decision driver in RMs' choice of workplace.

A key factor exacerbating RMs' admin task woes is the presence of fragmented systems. Many wealth managers have installed a variety of internal as well as external vendor systems over the years, built on top of each other rather than being built in tandem and fully integrated, leading to client and market intelligence being scattered piecemeal across multiple avenues of data storage. This requires RMs to manually and repetitively retrieve / update information across several systems, risking human errors in the process.

With a view to gather in-depth insights into the pain points being experienced by RMs, Quinlan & Associates surveyed 62 RMs in Hong Kong and Singapore, the two fastest-growing major cross-border wealth centres, and observed that admin burdens are indeed plaguing end-to-end RM workflows, with an hour-long client meeting warranting several more hours' worth of pre- and post-meeting admin activities.

Introducing new technological systems simply adds to the fragmentation problem, while hiring support staff puts pressure on quality control and costs. As such, we see promising potential in the ability for A.I. to better orchestrate existing systems, automate RM workflows, free up RM capacity, and support personalisation at scale.

We hope you find the report to be insightful and look forward to discussing how we can guide your organisation – and its RMs – on developing a fit-for-purpose A.I. strategy and operating model.



QUINLAN
&ASSOCIATES

Benjamin Quinlan
CEO & Managing Partner
Quinlan & Associates

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

EXECUTIVE SUMMARY (1/2)

Hong Kong and Singapore have emerged as the fastest-growing major destinations for cross-border wealth flows, positioning them as highly lucrative target markets for wealth managers to focus their expansion efforts. While this burgeoning pool of wealth has expanded the potential client base for wealth managers to tap into, it has also stretched many RMs to their coverage limits, weighing on their ability to deliver a satisfactory client experience. Adding to RMs' burden is a growing influx of admin tasks, driven by a mix of external compliance requirements from regulators and internal control requirements from management teams, increasingly drawing their focus towards non-revenue-generating activities.

To better grasp RMs' evolving challenges, Quinlan & Associates surveyed 62 RMs from across Hong Kong and Singapore to understand key pain points across their workflows.

Our research validated that RMs are indeed responsible for the bulk of admin tasks and feel significantly burdened by them. We identified four key challenges in particular:

- **Lack of Integration:** 63% of RMs believe their firm's systems are not properly interconnected with each other, resulting in no unified client view or data consistency;
- **Data Fragmentation:** 54% of RMs say the shift in focus towards admin tasks is made more complex by fragmented systems with scattered client / market intelligence;
- **Manual Processes:** 66% of RMs need to manually and repetitively pull and push data from / into multiple disparate systems; and
- **Data Inaccuracy:** The risk of incomplete / inaccurate / inconsistent data being fed into / retrieved from systems was a concern cited by 34% of RMs.

These challenges are pervasive throughout the end-to-end RM workflow:

- **Pre-meeting:** RMs have to retrieve information from over 4 different sources, on average, with almost half of them citing challenges in locating and retrieving relevant data;
- **In-meeting:** RMs are forced to divide their attention between conversing with the client and taking notes, hampering comprehensiveness, accuracy, and consistency; and
- **Post-meeting:** Most RMs update data storage platforms, such as their Customer Relationship Management ("CRM") system, on an ad hoc basis, with only 40% making updates immediately after a client engagement, thereby delaying passing on of insights to key internal stakeholders, such as operations, compliance, and senior leadership teams.

Ultimately, the resulting admin burden is consuming between 3.5-9.5 hours of an RM's time for each client meeting, indicating that current RM workflows appear somewhat broken.

This issue has brought to light a key disconnect between the priorities of RMs and their senior leadership: while RMs reported seeing little perceived value being added by admin tasks, they form a significant part of their performance reviews, translating to a clear preference amongst RMs to opt for wealth managers offering lower admin burden.

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

EXECUTIVE SUMMARY (2/2)

While wealth managers have attempted to address RMs' growing admin pain points by hiring support staff, that comes with quality control issues, adds an extra layer of employees to be managed, and weighs on costs. Furthermore, automation has remained relatively limited, rendering the majority of RMs responsible for managing admin tasks.

We believe that rapid advancements in Artificial Intelligence ("A.I.") offers a golden opportunity for wealth managers to course correct and generate more alpha out of the same RM workforce by using this novel technology to:

- **Connect:** A.I. orchestration can act as a foundation layer that pulls, links, and syncs information from a firm's internal applications, external systems, and approved third-party data feeds, to make them integrated with each other;
- **Context:** A.I. engine can serve as an intelligence layer that captures, summarises, and interprets client and market intelligence to provide a unified view to the RM; and
- **Capacity:** A.I. tools / agents can automate or augment manual processes to alleviate RMs' admin burden, freeing up capacity for them to better engage with clients.

The resulting A.I. use cases carry relevance across the pre-, in-, and post-meeting stages, not only making life easier for RMs, but also adding tremendous quantitative and qualitative value to management teams and other key internal stakeholders through improved RM productivity / capacity, record quality, and revenue generation:

- **Qualitative:**
    - **Timeliness of Client Intelligence:** Near-real-time sharing of client intelligence to accelerate decision-making;
    - **Depth of Insight:** Provide richer and more contextual insights;
    - **Decision Support:** Drive informed, data-driven decision-making;
    - **Performance Measurement:** Venture beyond high-level quantitative metrics to track qualitative outcomes of client interactions; and
    - **Surfacing Client Intelligence:** Capture client conversations as structured data to make it easier to query firm-wide intelligence.
- **Quantitative:**
    - **Client Roster Increase:** Expansion of client rosters by 50% in 3-to-5 years on the back of freed-up RM capacity;
    - **Headcount Reduction:** Up to 40% reduced headcounts due to lesser need for support staff;
    - **Improved Satisfaction:** 67% uplift in client satisfaction observed when RMs utilise A.I. to better personalise their output at scale; and
    - **Potential P&L Impact:** 36% revenue growth and 38% cost saving potential.

With many wealth managers now actively exploring A.I. adoption use cases, a new race is underway. And players that are slow to react risk getting permanently left behind.

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.



SECTION 1

THE TAIL IS WAGGING THE DOG

QUINLAN &ASSOCIATES

THE RISE OF ASIA'S WEALTH CENTRES

KEY TAKEAWAYS

Hong Kong and Singapore rank as the two fastest growing destinations for cross-border wealth on the planet, with Hong Kong overtaking Switzerland as the world's largest cross-border wealth centre in 2025 and Singapore rapidly closing the gap.

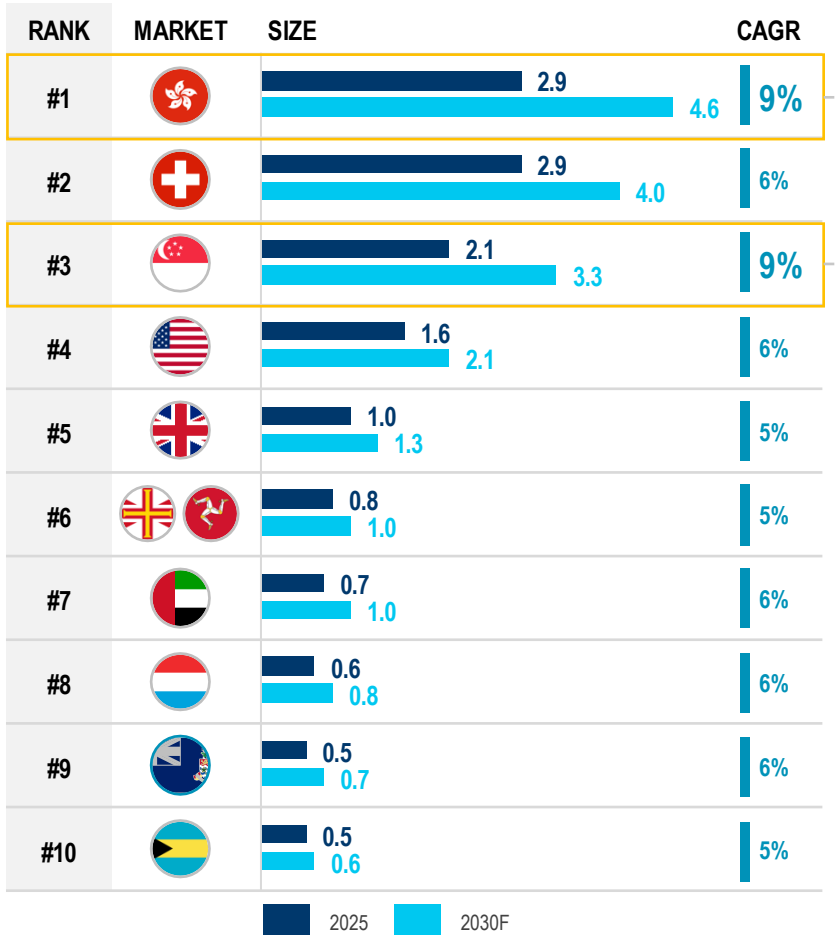
Their growth is underpinned by distinct structural advantages, with Hong Kong serving as a gateway for wealth flowing into and out of Mainland China and Singapore acting as a major corridor for the flow of wealth across Asia.

Both markets have also cultivated vibrant family office ecosystems, supported by tax concessions, policy incentives, and sophisticated financial and professional services, making them a lucrative target for expanding wealth managers.

Hong Kong and Singapore have established their position as leading cross-border wealth centres, supported by distinct structural advantages and strong family office ecosystems

Leading Cross-Border Wealth Destinations

2025 vs. 2030F, USD Trillion



Source: Bloomberg Intelligence, Quinlan & Associates analysis

Growth Drivers

Hong Kong and Singapore

HONG KONG

PROXIMITY TO MAINLAND CHINA

Channels Mainland wealth into offshore products and global markets through its cross-border "Connect" programmes

FAMILY OFFICE AND FUND ECOSYSTEM

Targeted tax concessions and fund vehicles encourage wealthy families to structure, manage, and retain assets locally

SINGAPORE

DIVERSIFIED PAN-ASIAN WEALTH BASE

Attracts internationally mobile wealth across Asia, reducing dependence on any single source market

SCALABLE FAMILY OFFICE ECOSYSTEM

Tax incentives anchors family offices, investment management, and succession planning

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

GROWTH IS STRETCHING RM CAPACITY

KEY TAKEAWAYS

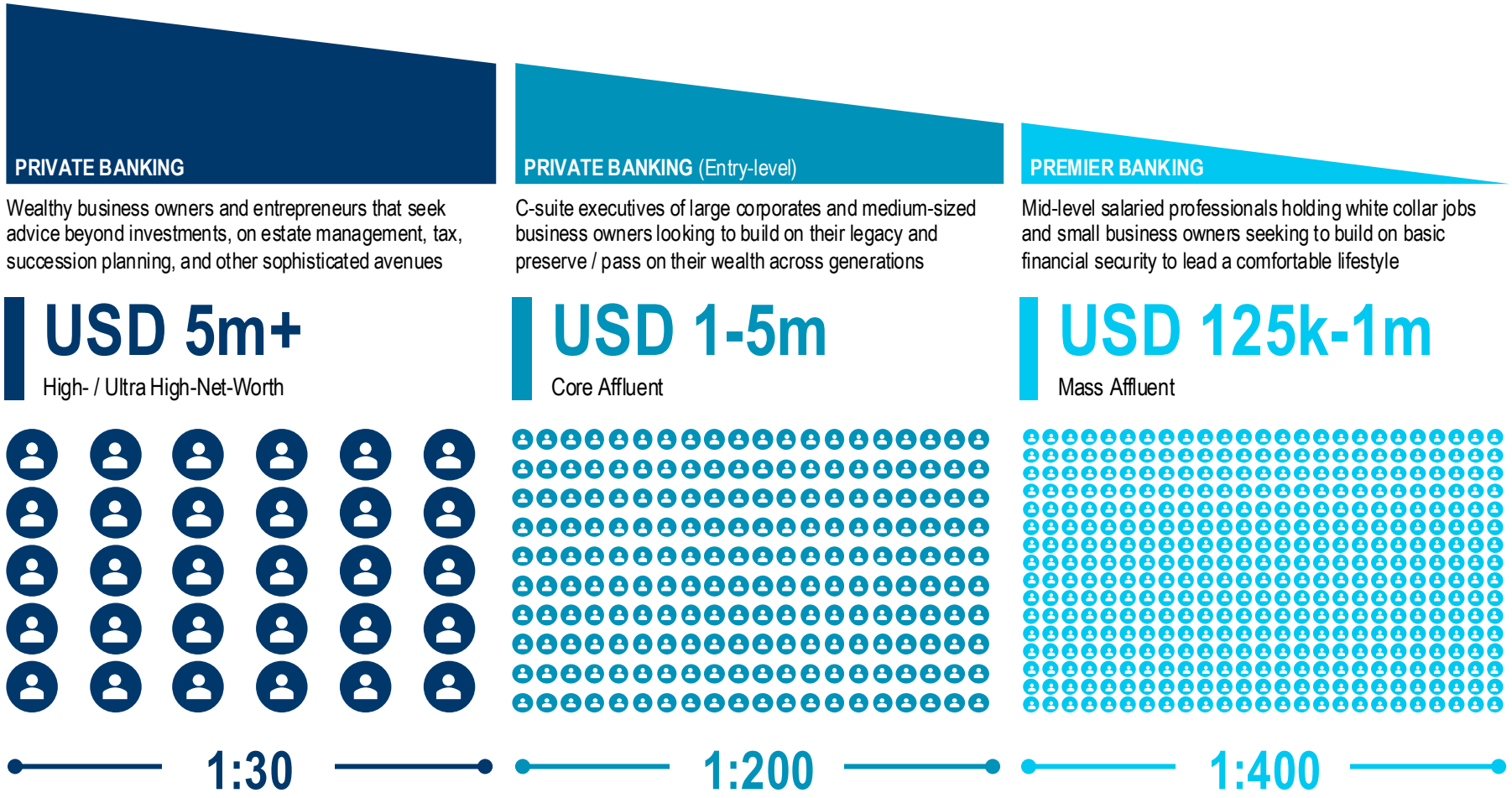
As Hong Kong and Singapore capture a growing share of global wealth, RMs are being stretched to serve a rapidly expanding base of clients, with a single RM being in some cases being responsible for covering 400+ clients, each with their own bespoke needs and preferences.

While such high client-to-RM ratios may improve near-term profitability, they also place considerable pressure on RMs and risk undermining client satisfaction, service quality, and revenue growth over the longer-term.

This growth is expanding the business opportunity for private banks and wealth managers, but it is also stretching relationship managers ("RMs") across increasingly large and demanding client portfolios

Overstretched Coverage

Client Ratio and Meeting Frequency by AuM, Hong Kong and Singapore Average



Source: Quinlan & Associates analysis

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

ADMIN IS CROWDING OUT CLIENT ENGAGEMENT

KEY TAKEAWAYS

In recent years, an increasing share of RM capacity is being diverted towards non-revenue-generating admin work, driven by two interconnected forces:

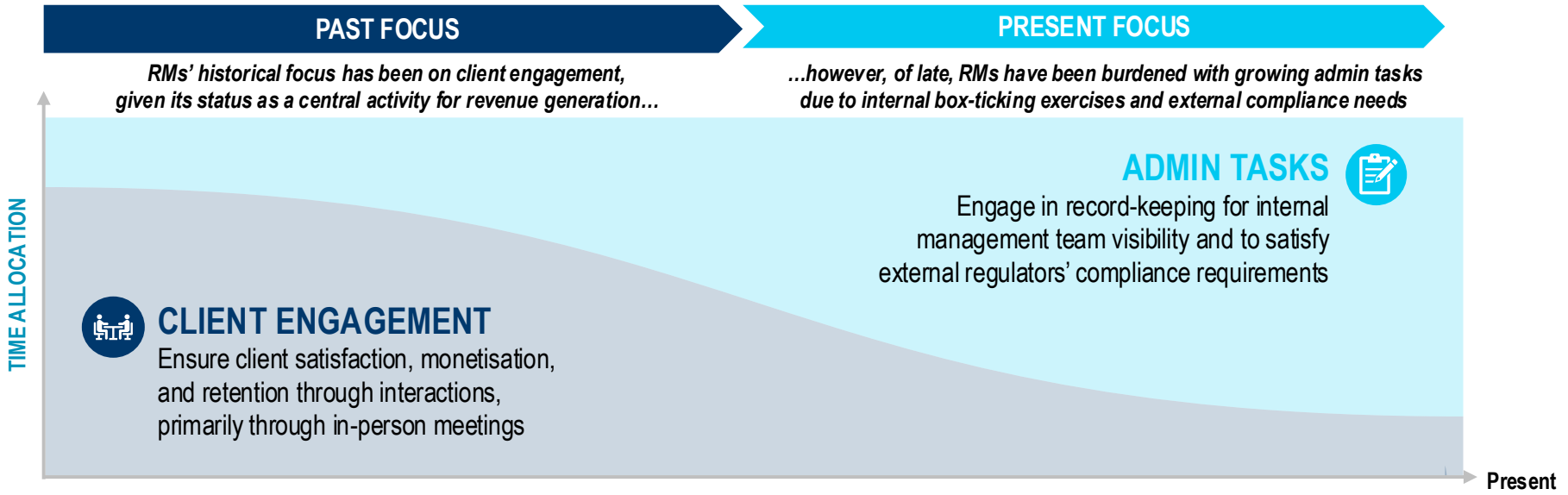
- **Internal control requirements:** Management teams are introducing additional reporting, documentation, and performance-management requirements; and
- **External compliance obligations:** Wealth managers must respond to increasingly stringent regulatory, risk, and compliance expectations.

Together, these growth drivers of admin tasks are stretching RM capacity and reducing the time available for meaningful client engagement.

At the same time, growing internal controls and external compliance obligations are diverting RMs' focus from client engagement towards non-revenue-generating administrative ("admin") tasks

Growing RM Admin Burdens

Time Allotment Across the Past and Present



INTERNAL DRIVERS

Management-led via Policies & KPIs

MAKE DECISIONS
Receive on-ground visibility to make informed long-term decisions

REVIEW OUTCOMES
Review and analyse RM performance to identify areas of improvement

BUILD CULTURE
Support continuity, mitigate key man risk, and develop legacy wisdom

EXTERNAL DRIVERS

Regulator-led via Stricter Compliance Obligations

AVOID PENALISATION
Ensure appropriate standing with regulations to avoid penalising action

KEEP EVIDENCE
Store records for any regulatory submission requirements or inquiries

CREATE AUDIT TRAIL
Maintain appropriate records for compliance teams' review

Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

FRAGMENTED SYSTEMS AMPLIFY THE BURDEN

KEY TAKEAWAYS

The growing admin burden is further compounded by the absence of a holistic and unified view of client intelligence.

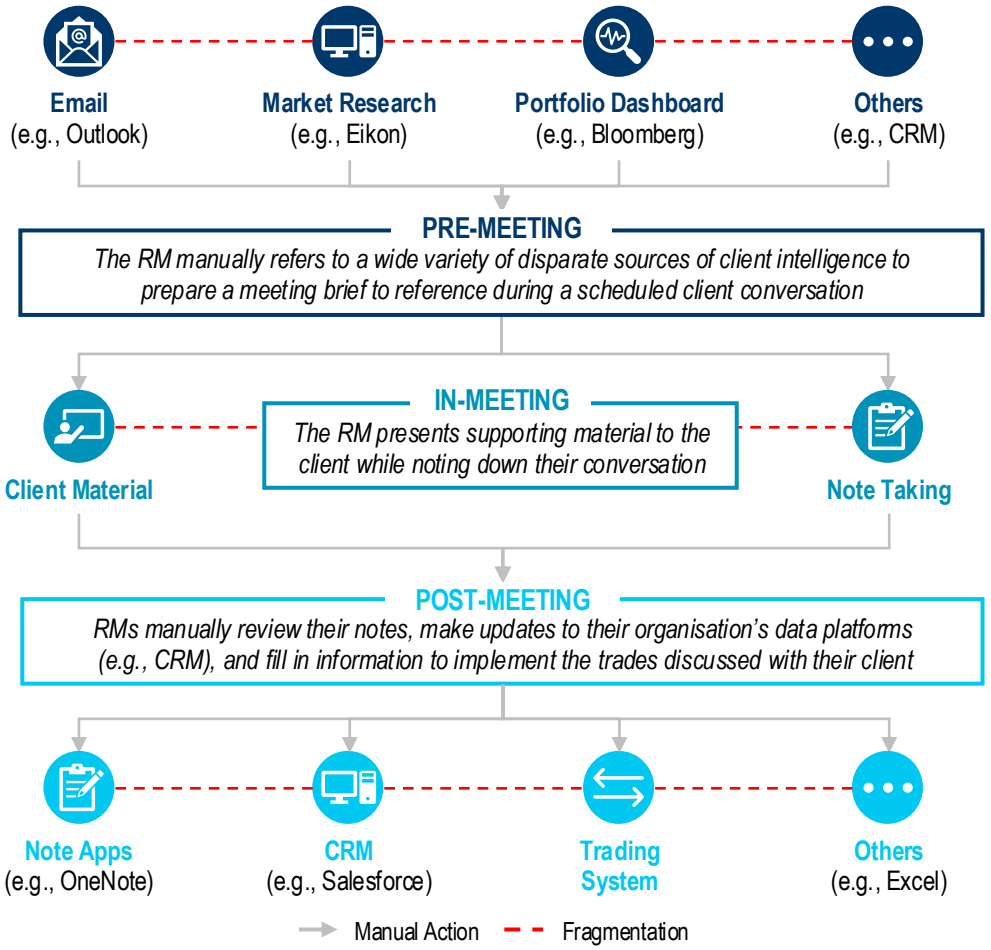
For many wealth managers, client information is often distributed across multiple disconnected systems, databases, documents, and communication channels that do not integrate effectively, requiring RMs to retrieve, reconcile, and update information manually across multiple sources of data.

This consumes considerable time, duplicates effort, and increases the risk of incomplete, inconsistent, or inaccurate client records.

Fragmented systems at many wealth managers intensify this admin burden by forcing RMs to retrieve, reconcile, and update client intelligence manually across multiple data sources

Fragmented Information Sources & Systems

Illustrative Process Flow



FRAGMENTED INFORMATION SOURCES

Client intelligence originates from multiple internal teams, communication channels, documents, and third-party platforms, with no consolidated source of authoritative information

Amplify

MANUAL DATA RETRIEVAL AND MAINTENANCE

Across the client meeting lifecycle, RMs manually retrieve and reconcile information before meetings, capture notes during meetings, and update multiple systems afterwards

Amplify

FRAGMENTED SYSTEMS OF RECORD

New client information captured through meetings and follow-up interactions must be stored across multiple disconnected CRM, compliance, product, and workflow systems

Feed: Vicious Cycle

Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

FRICTION PERSISTS ACROSS THE JOURNEY

KEY TAKEAWAYS

Our interviews with senior RMs indicates that they are experiencing admin friction throughout the client servicing journey:

- **Before meetings:** RMs must reconcile client intelligence from multiple sources, identify relevant discussion points, engage in repetitive back-and-forth to schedule client meetings, and manually personalise their outreach;
- **During meetings:** RMs must divide their attention between engaging the client and documenting the conversation, increasing the risk of incomplete or inaccurate notes and lower client satisfaction; and
- **After meetings:** RMs must translate the discussion into follow-up actions and repetitively update multiple systems.

As a result, admin work accumulates at every stage, limiting an RM's ability to focus on the client and respond promptly to emerging needs.

The resulting friction persists before, during, and after client meetings, reducing responsiveness, increasing errors, and impacting the overall client experience

End-to-End RM Workflow

Pain Points by Segment

Client Facing



PORTFOLIO & MARKET REVIEW	MEETING SET-UP	MEETING PREPARATION	NOTE-TAKING	NOTES REFINEMENT	INVESTMENT EXECUTION	CRM[1] UPDATE
Portfolio performance check and market updates digestion	Coordination of meeting schedule, venue, and logistics	Client intelligence review, briefing notes & pitch preparation	Jotting down of minutes / notes during the client meeting	Review and revision of notes taken to ensure completeness	Implementation of investment and related client directives	Filling out of pre-set fields in the CRM software / system

PRE-MEETING PAIN POINTS

RMs refer to a multitude of sources to manually compile client information and personalise client outreach with no scalable automation available

> *"We need to navigate multiple systems to pull data together to get a comprehensive picture, with there being no single point of comprehensive client info overview"*
>
> ***- Desk Head (Large European Private Bank)***

IN-MEETING PAIN POINTS

Having to jot down notes alongside conversing with the client, RMs split their focus partially away from clients while also risking incomplete note-taking

> *"Every RM complains about having too many administrative tasks and not enough time to engage with and hand-hold clients"*
>
> ***- Desk Head (Multinational Bank)***

POST-MEETING PAIN POINTS

RMs manually upload information to multiple systems in a repetitive manner, which leaves significant room for human error and takes a long turnaround time

> *"We must manually review trade suitability checks as different banks submit information in different formats, making it difficult to fully automate risk reviews"*
>
> ***- Founder (External Asset Manager)***

[1]Customer Relationship Management

Source: Quinlan & Associates interviews and analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

INADEQUATE INDUSTRY RESPONSE

KEY TAKEAWAYS

Wealth managers have typically responded to these challenges through two approaches:

- **Absorb the work within the RM role:** Adding further admin responsibilities to an already stretched RM workforce reduces the time available for clients, resulting in slower follow-ups, lower contact frequency, uneven service quality, and less personalised engagement; and
- **Delegate the work to support staff:** Hiring additional support staff increases operating costs and introduces further hand-offs, management requirements, and quality-control risks, while also potentially separating admin execution from the client context known best to the RM.

Neither approach addresses the underlying problem – fragmented client intelligence and inefficient workflows. Capturing significant improvement therefore requires wealth managers to redesign how information is captured, processed, and applied across the RM workflow.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

Current responses by wealth managers, be it assigning more admin work to RMs or hiring support staff, treat the symptoms without resolving the underlying cause beneath the workflow problem

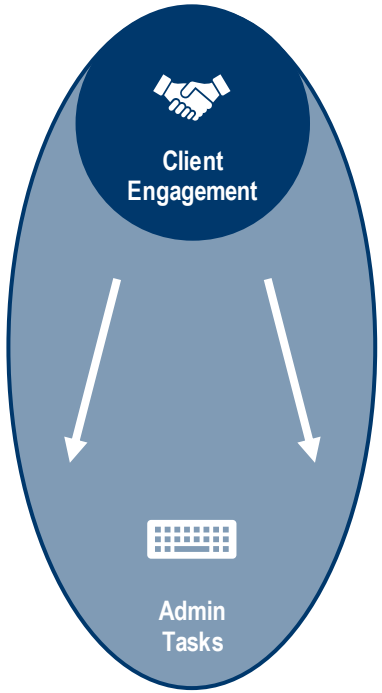
Banks' Response

Two Major Pathways Observed

RESPONSE 1

ADD ADMIN TASKS TO THE RM WORKLOAD

EXPANDED RM REMIT



CONSEQUENCES

SLOWER FOLLOW-UPS
RMs may take longer to respond to client queries and implement agreed upon action items

UNEVEN SERVICE QUALITY
The quality of service may be inconsistent, resulting in a poor client experience

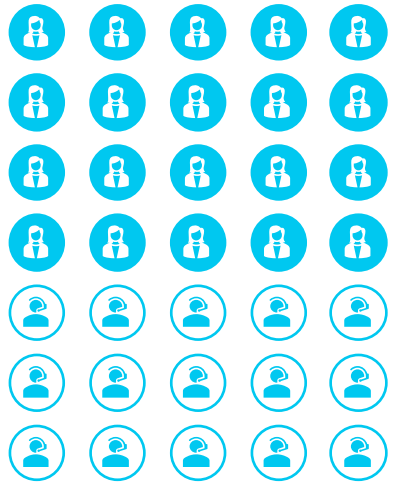
LOWER CONTACT FREQUENCY
RMs may spend less time engaging with clients, leading to clients feeling less valued

LESS PERSONALISATION
RMs' ability to personalise the client experience is constrained due to lack of time to tailor approach

RESPONSE 2

HIRE SUPPORT STAFF TO CONDUCT ADMIN TASKS

EXPANDED SUPPORT STAFF



4:3
RM:Client Advisor Assistant Ratio

CONSEQUENCES

BUREAUCRATIC FRICTION
Adds another layer of employees for mgmt. to oversee, resulting in greater bureaucracy and friction

DIP IN QUALITY OF WORK
Several firms are hiring support staff in cheaper markets, lacking sufficient experience & local context

BLOATED HEADCOUNT
Overall staff headcount is blown out due to hiring of client advisor assistants and other support staff

ADDITIONAL COST CENTRE
Ultimately, support staff serve as a pure cost centre that does not directly generate revenue

RMs HAVE LESS TIME FOR CLIENT ENGAGEMENT

Existing Expanded

FIRMS SUFFER FROM HIGHER COSTS & WORSE QUALITY

RM Client Advisor Assistant

Source: Quinlan & Associates analysis



SECTION 2

MARKET VALIDATION

QUINLAN &ASSOCIATES

RESEARCH SCOPE AND TOPICS

KEY TAKEAWAYS

To uncover in-depth insights from the admin burden being experienced by RMs, Quinlan & Associates surveyed 62 RMs across Hong Kong and Singapore, across a diverse range of:

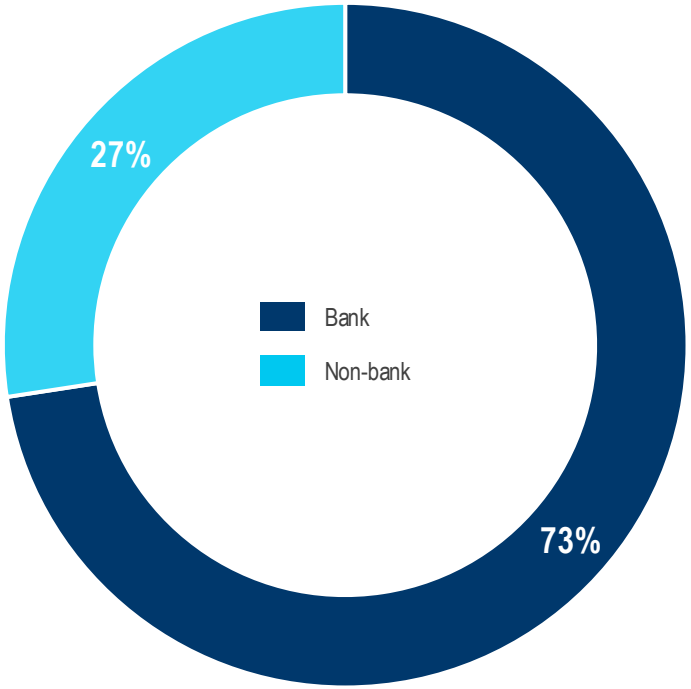
- **Institutions:** 45 RMs from banks and 17 from non-bank wealth managers (e.g., IFAs, EAMs); and
- **Workflow Coverage:** 7 activities spanning the pre-meeting, in-meeting, and post-meeting stages.

The research assessed five key dimensions that best represent the impact of growing admin burdens being faced by RMs.

To more deeply understand their admin pain points and resulting impact, we surveyed 62 RMs across Hong Kong and Singapore

Survey Participants

By Type of Institution



Key Topics

Sample Questions Covered Across RM Value Chain

COVERED ACROSS THE RM WORKFLOW

TOPIC	SURVEY QUESTIONS
ADMIN TASK OWNERSHIP	• Who typically (i.e., most often) carries out the bulk of your admin tasks? • Who typically (i.e., most often) records client meeting minutes?
LEVEL OF ADMIN BURDEN	• How would you rate the pre- / in- / post-meeting admin burden? • To what extent do internal admin tasks form part of your KPIs?
MANUAL INTENSIVENESS	• How automated / manual is each step (of the RM value chain)? • What sources do you refer to when preparing for client meetings?
AMOUNT OF TIME TAKEN	• On average, how many hours per day do you spend on each step? • When do you typically (i.e., most often) update your CRM platform for your past client engagements?
PAIN POINTS EXPERIENCED	• What challenges do you face while capturing meeting minutes? • How difficult is it to find and reconcile all relevant information needed to prepare for client meetings?

Source: Quinlan & Associates – Wealth Management Relationship Manager Landscape Study (2026), Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

SECTION 2-1

OVERARCHING THEMES

RESPONSIBLE PARTY FOR ADMIN WORK

KEY TAKEAWAYS

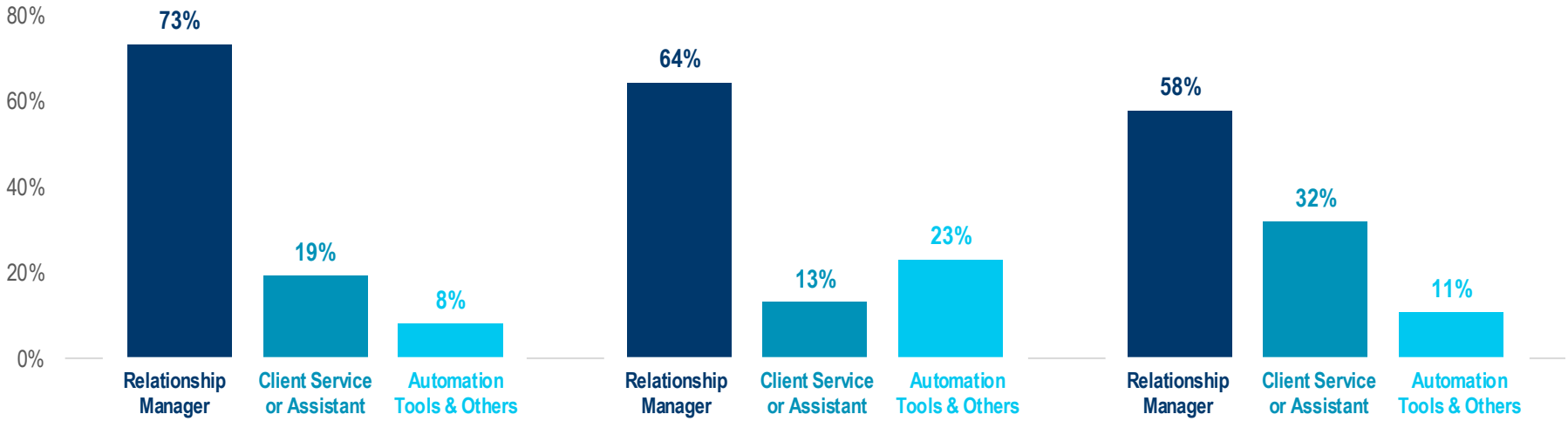
Despite the availability of support staff, including client service teams and assistants, RMs remain primarily responsible for most admin activities across different types of institutions in both Hong Kong and Singapore, with automation being fairly limited.

Consequently, RMs report a substantial admin burden, with the greatest pressure experienced by those working in external asset managers ("EAMs") and family or multi-family offices, given their more limited access to support resources vs. larger global banks.

Despite the availability of support staff, RMs retain primary ownership of admin tasks, creating a substantial burden that reduces their capacity to engage with clients

Admin Tasks' Allocation

% Reporting RMs being Primarily Responsible



PRE-MEETING

6.3 / 10

(Level of RM Burden)

IN-MEETING

5.2 / 10

(Level of RM Burden)

POST-MEETING

6.2 / 10

(Level of RM Burden)

RM-CENTRIC ADMIN WORK OWNERSHIP

Relationship managers remain primarily responsible for most admin tasks across the client lifecycle, from portfolio review and meeting preparation to investment execution and follow-up

LIMITED AUTOMATION ADOPTION

Available automation tools are not consistently embedded into RM workflows, leaving potential productivity, data-quality, and turnaround-time improvements unrealised

Source: Quinlan & Associates survey and analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

MANUAL INTENSIVENESS & TIME CONSUMPTION

KEY TAKEAWAYS

The substantial admin burden borne by RMs results in significant time being spent on manually intensive activities that neither involve direct client engagement nor are revenue accretive.

For instance, RMs spend approximately 2.1-5.1 hours preparing for each meeting, more than twice the amount typically spent with the client.

Following each meeting, up to 2.9 hours are spent manually processing notes, completing follow-up activities, and updating client relationship management ("CRM") systems.

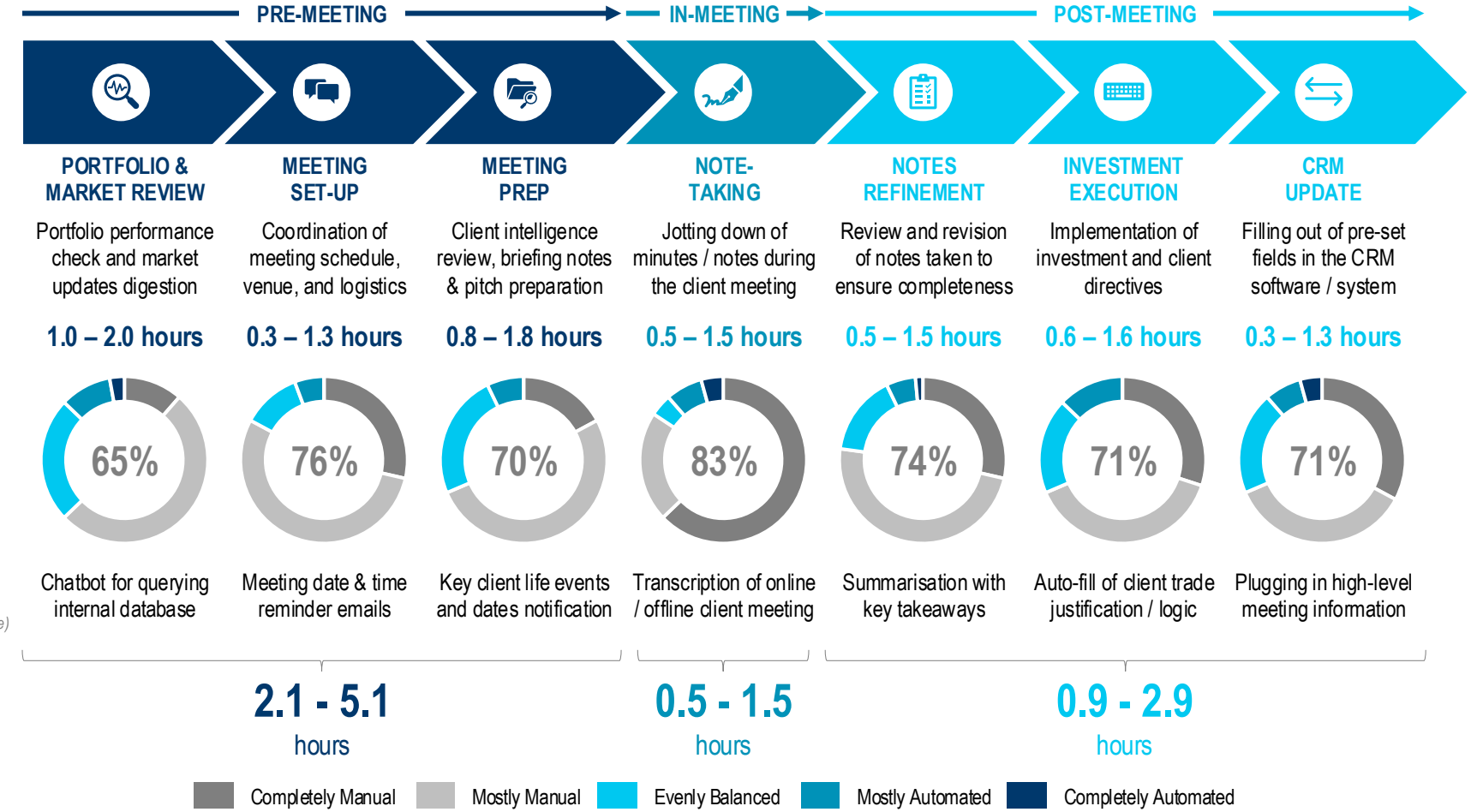
Overall, each client engagement may absorb 3.5-9.5 hours of RMs' time, much of which is devoted to manual, repetitive, and labour-intensive admin tasks.

This reduces the time available for higher-value activities, such as sourcing new client leads and deepening existing client relationships.

The admin burden consumes between 3.5 hours to 9.5 hours of an RM's time per client engagement, leaving limited capacity for deepening existing relationships and developing new ones

Admin Task Burden

Across the End-to-End Workflow



*Manual intervention is calculated as a response-weighted average, assigning the following weights: Completely Manual (100%), Mostly Manual (75%), Evenly Balanced (50%), Mostly Automated (25%), and Completely Automated (0%)

Source: Quinlan & Associates survey and analysis

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

SECTION 2-2

VALUE CHAIN DEEP DIVE

PRE-MEETING – FRAGMENTATION

KEY TAKEAWAYS

Before meeting with a client, an RM must develop a sufficiently detailed understanding of both the client's circumstances and the prevailing market environment, including the most recent and relevant updates.

However, fragmented data sources and systems prevent many RMs from obtaining a reliable and comprehensive view of the required client information in a seamless manner.

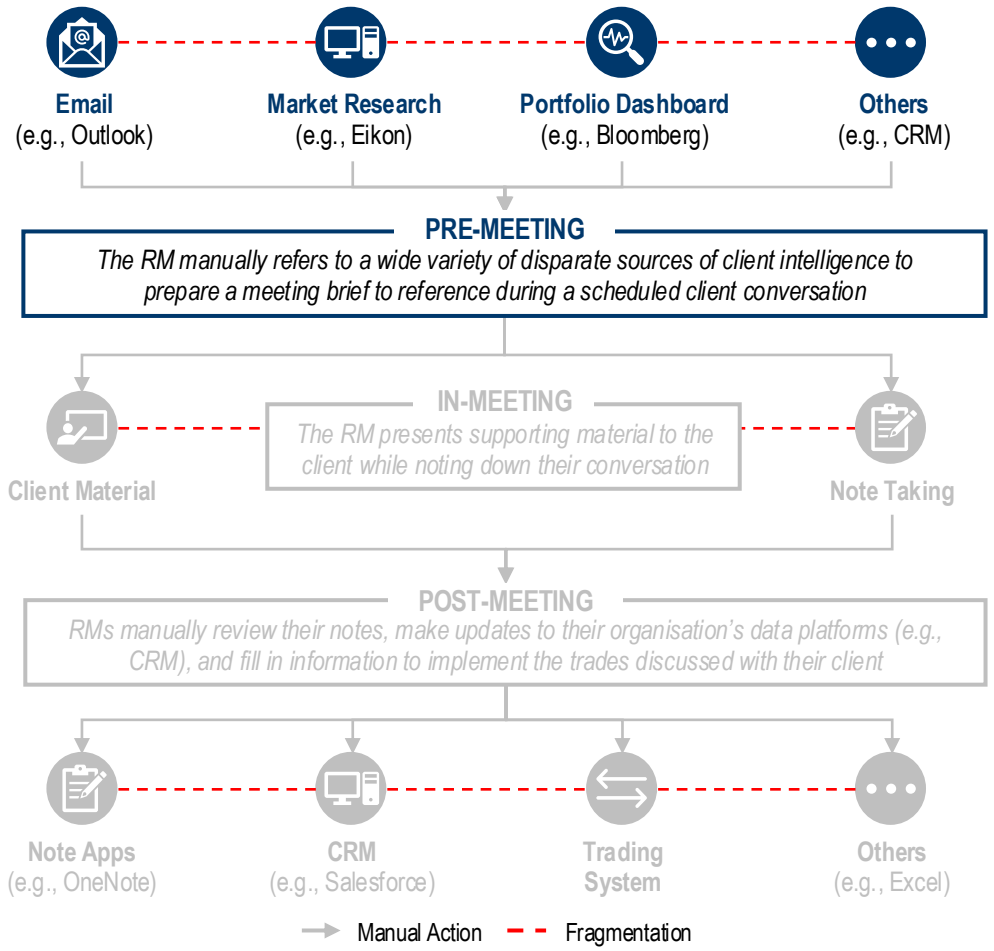
According to our survey results, RMs reference more than 4 separate sources on average when preparing for a client meeting.

This fragmentation creates considerable friction, with nearly half of RMs reporting difficulties in locating and reconciling the information required for effective client engagement.

In preparation for client meetings, fragmented information forces RMs to reference more than four sources on average, with roughly half struggling to locate and reconcile client intelligence

Pre-meeting

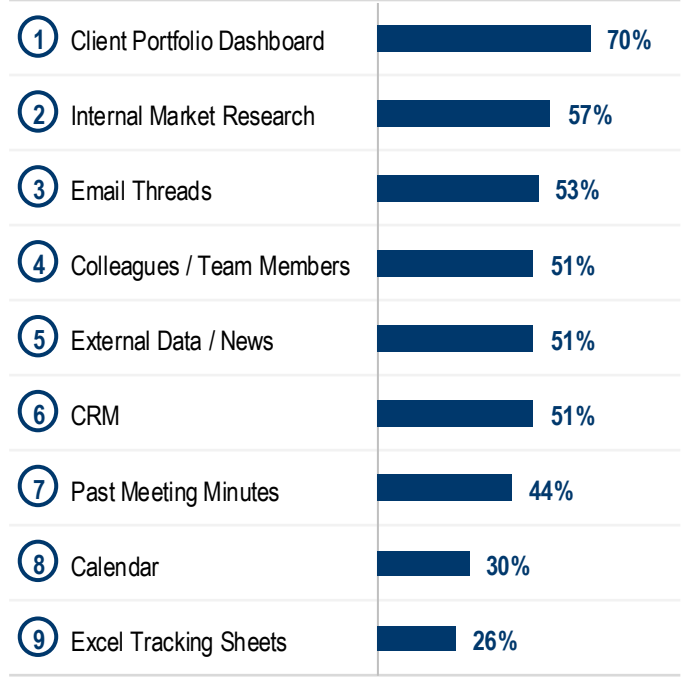
Illustrative Process Flow



Source: Quinlan & Associates survey and analysis

Sources Referenced for Client Meeting Preparation

% of Responses



4.3 | **SOURCES REFERENCED**
RMs refer to more than 4 sources, on average, to prepare for client meetings

47% | **ENCOUNTER DIFFICULTY**
Almost half of all RMs state that it is difficult to find and reconcile all relevant information

© 2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

IN-MEETING – RELIABILITY

KEY TAKEAWAYS

During client meetings, an RM must divide their attention between engaging with the client and documenting the discussion.

Most RMs reported that note-taking distracts them from focusing on the client, creating a clear risk that important information may not be captured consistently or accurately, while also hampering their ability to deliver a satisfactory client experience.

This concern is reflected in the survey findings:

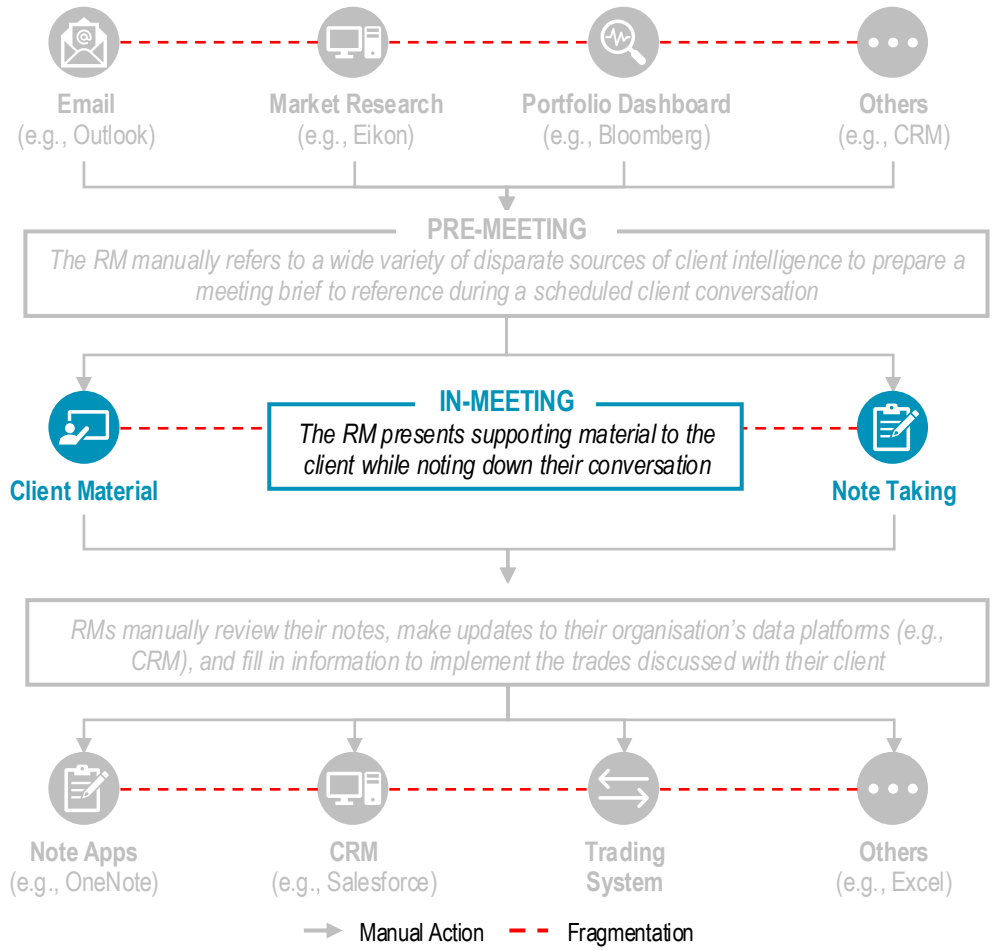
- 60% of RMs questioned whether their notes were sufficiently comprehensive;
- 60% were concerned about the accuracy of the information recorded; and
- 57% indicated that their notes may not be properly structured, requiring substantial formatting after the client meeting.

Consequently, manual note-taking not only detracts from the quality of the client interaction but also may also create downstream operational and compliance risks.

During client interactions, manual note-taking divides RMs' attention, weakening client engagement while also increasing the risk of incomplete, inaccurate, and non-standardised records

In-meeting

Illustrative Process Flow



Source: Quinlan & Associates survey and analysis

Challenges Faced While Capturing Meeting Minutes

% of Responses



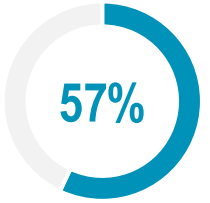
COMPREHENSIVENESS

Meeting minutes may not capture the complete client discussion



ACCURACY

Human errors leading to inaccuracies may plague the notes taken



CONSISTENCY

The structure / format of notes may differ based on the note-taker

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

POST-MEETING – UPDATE FREQUENCY

KEY TAKEAWAYS

Following each client meeting, an RM must refine their notes, confirm follow-up actions, and update various internal systems for record-keeping and to provide visibility to key stakeholders.

However, 60% of surveyed RMs reported that they do not update the CRM system immediately after a client engagement.

These delays may be driven by competing client priorities, limited workflow automation, repetitive data-entry requirements, and the perceived low value of administrative updates.

Beyond just the CRM system, an RM's burden is compounded by fragmented data storage, having to record client intelligence repetitively across more than three stores of data on average.

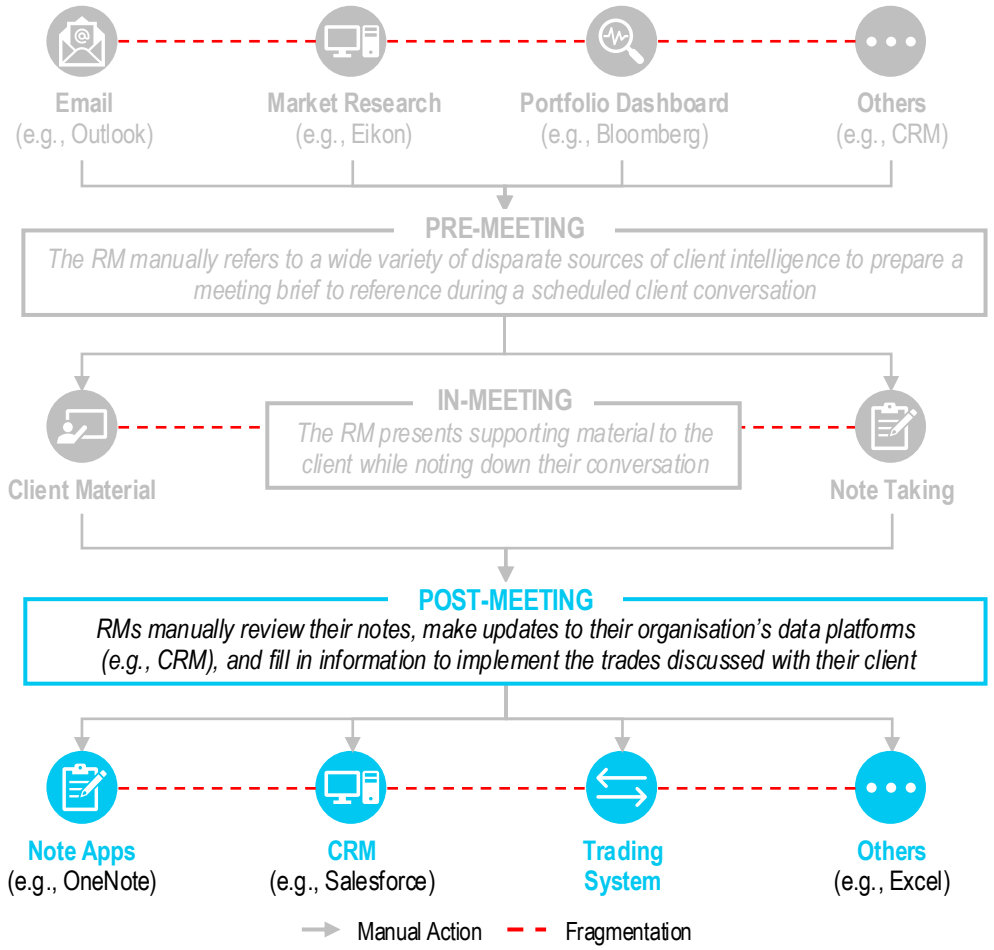
Consequently, senior management and risk / compliance teams may not receive timely access to important client intelligence, limiting effective decision-making, risk oversight, and fulfilment of both internal and regulatory requirements.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

After meetings, delayed CRM updates and fragmented data storage limit key management's timely access to insights, weakening the firm's decision-making, risk oversight, and regulatory compliance

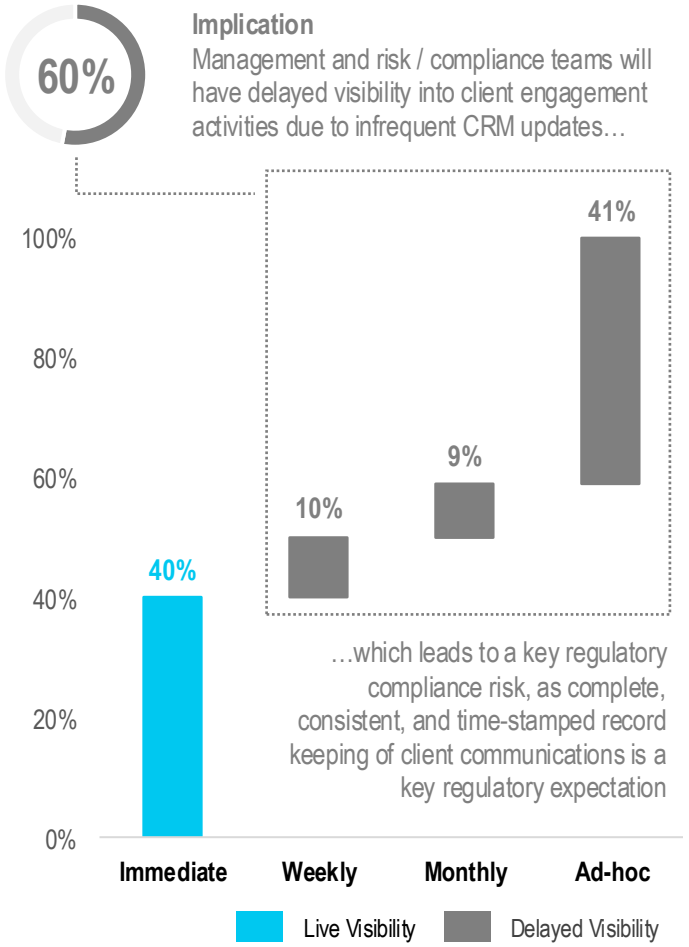
Post-meeting

Illustrative Process Flow



CRM Update Frequency

% of Responses



Source: Quinlan & Associates survey and analysis

SECTION 2-3

CONCLUSION

STRUCTURAL ISSUES THAT DRIVE BURDEN

KEY TAKEAWAYS

The challenges observed across the RM workflow can be consolidated into four interconnected structural issues:

1. **Manual Processes (66%):** Limited automation requires RMs to retrieve, process, and enter information manually throughout the client servicing journey;
2. **Lack of Integration (63%):** Disconnected systems do not exchange information effectively, creating duplicated work and inconsistencies across platforms;
3. **Data Fragmentation (54%):** Client intelligence is distributed across multiple sources, preventing RMs from accessing a single, holistic client view; and
4. **Data Inaccuracy (34%):** Manual entry, delayed updates, and inconsistent records increase the risk of incomplete or erroneous information.

Together, these issues create a self-reinforcing admin burden that consumes RM capacity and weakens the quality of client engagement.

Ultimately, manual processes, lack of integration, data fragmentation, and data inaccuracy create structural inefficiencies that increase admin burden and undermine RM productivity

Structural Issues
% of Responses

Description	Survey Results	Interview Quotes
MANUAL PROCESSES Accessing and updating information across systems is manual, repetitive, and lacks automation, reducing RM productivity	66%	*"We are one of the banks whose deposit / loan rolling process is still manual. For example, assistants have to manually input numbers, such as deposit / loan rate, onto a PDF file."* ***– Desk Head (Large European Private Bank)***
LACK OF INTEGRATION Disparate systems operate independently without seamless integration, preventing information centralisation	63%	*"Our systems are very fragmented – we have a CRM, different payment systems, etc. It is quite time-consuming and creates a lot of administrative burden."* ***– Desk Head (Multi-national Bank)***
DATA FRAGMENTATION Client information is scattered across different systems, requiring RMs to search different sources for complete data	54%	*"We receive many compliance queries every day, and whenever there is a question, we have to take out a lot of emails or data sources to address the questions."* ***– Desk Head (Large European Private Bank)***
DATA INACCURACY Inconsistent and incomplete data reduces information accuracy, limiting reliable client insights and informed decision-making	34%	*"Not all custodian banks provide API linkages. They may use Excel or have antiquated reporting systems, so we never have 100% precision on any single statement"* ***– Founder (External Asset Manager)***

Source: Quinlan & Associates survey and analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

RESULTING DISCONNECT

KEY TAKEAWAYS

Internal admin work has a considerable influence on an RM's performance review. However, many RMs perceive these admin responsibilities to add modest-to-little value to their role. As such, admin workload materially influences RM employment decisions.

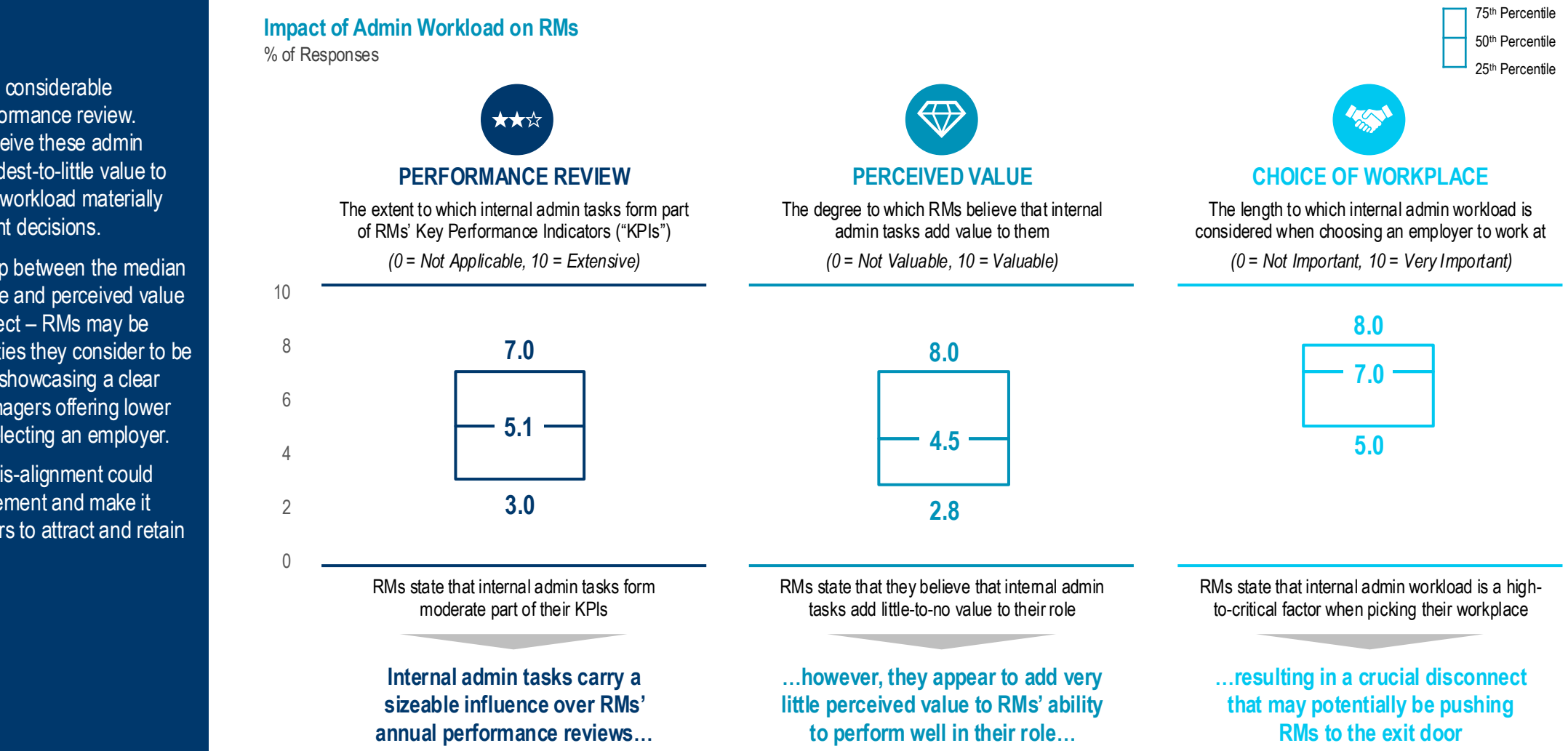
The resulting 2.5-point gap between the median scores for employer choice and perceived value highlights a clear disconnect – RMs may be evaluated on admin activities they consider to be relatively unhelpful, while showcasing a clear preference for wealth managers offering lower admin workloads when selecting an employer.

If left unaddressed, this mis-alignment could weaken employee engagement and make it harder for wealth managers to attract and retain high-performing RMs.

Although admin tasks play a significant role in RM performance reviews, they have limited perceived value in RMs' eyes and are considered a major factor in their choice of workplace

Impact of Admin Workload on RMs

% of Responses



Source: Quinlan & Associates survey and analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.



SECTION 3

A.I. TO THE RESCUE

QUINLAN &ASSOCIATES

THREE LAYERS OF A.I. TRANSFORMATION

KEY TAKEAWAYS

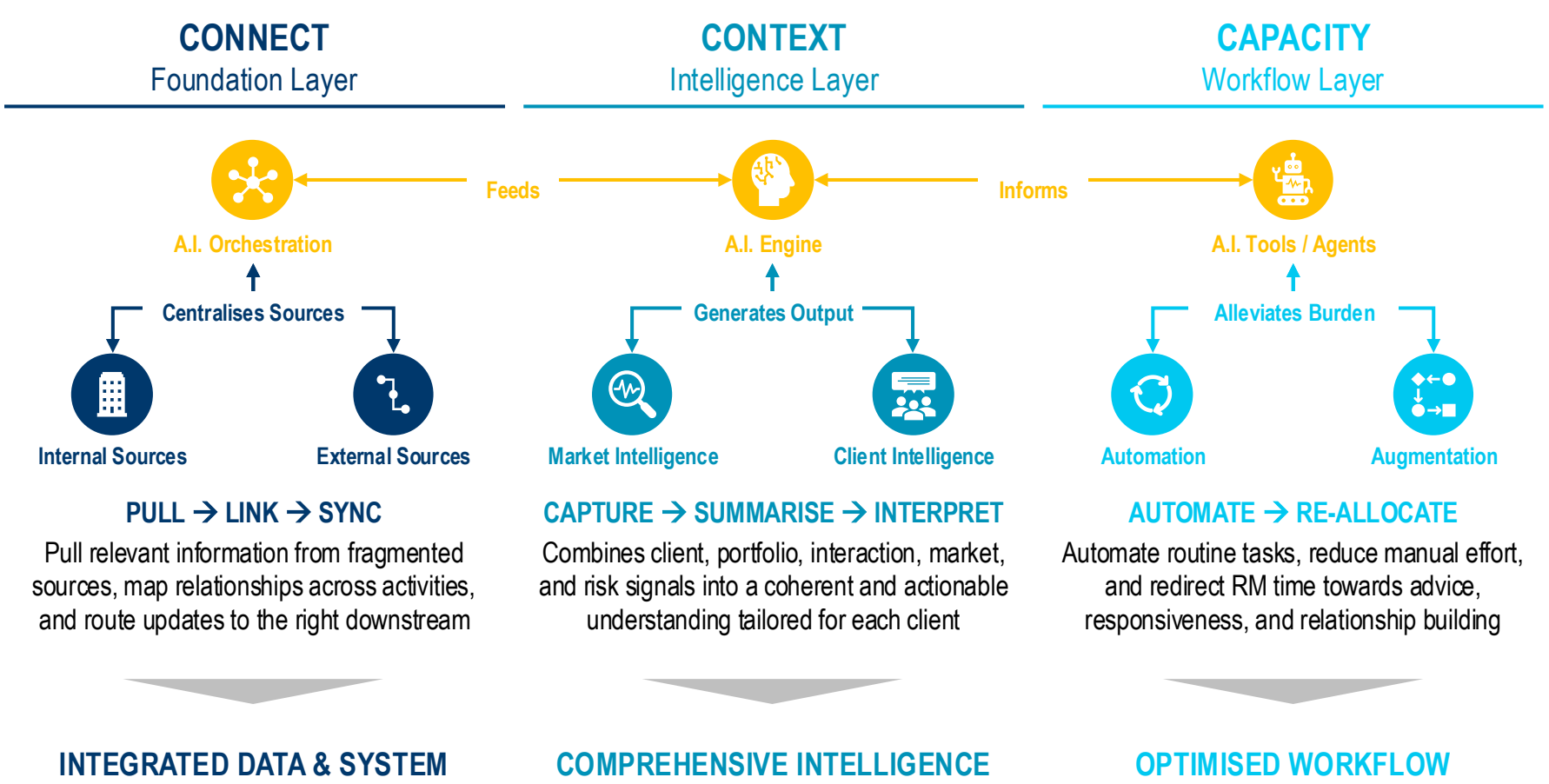
A.I. can address many of the administrative and informational challenges identified by our survey and interviews across three interconnected layers:

- **Connect (Foundation):** A.I.-enabled orchestration links fragmented data sources, applications, and workflows, allowing information to move more seamlessly across the client servicing journey;
- **Context (Intelligence):** A.I. captures, reconciles, and synthesises information to create a more complete, current, and client-specific view for decision-making; and
- **Capacity (Workflow):** A.I. automates repetitive administrative tasks, freeing RM capacity for more proactive, personalised, and higher-quality client engagement.

Together, these layers provide the foundation for transforming the pre-, in-, and post-meeting RM workflow.

By connecting fragmented systems, building richer client / market context, and automating admin work, A.I. can create more capacity for RMs to focus on client engagement

A.I. Proposition
Connect, Context, and Capacity



Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

A.I.-POWERED RM JOURNEY

KEY TAKEAWAYS

A.I. has the potential to transform the end-to-end RM workflow into a much simpler journey:

- **Unified Portfolio View:** Combined portfolio and market intel via portfolio diagnostics and market synthesis;
- **Frictionless Coordination:** Improved coordination with client schedules and meeting logistics;
- **Holistic Client Understanding:** Consolidation and summarising of client intelligence in a one-stop view;
- **Undivided Attention:** Automated capture of client conversations with high accuracy and comprehensiveness;
- **Improved Record Accuracy:** Structured and consistent recording of records;
- **Fewer Execution Errors:** Clear delineation of action items and next steps; and
- **Complete Client Visibility:** Automated updating of otherwise disparate systems.

The A.I.-powered journey holistically simplifies the RM workflow across each of the pre-, in-, and post-meeting stages

A.I. Enablement

Across the End-to-End Workflow

A.I. enablement

PRE-MEETING			IN-MEETING	POST-MEETING		
PORTFOLIO & MARKET REVIEW	**MEETING SET-UP**	**MEETING PREPARATION**	**REAL-TIME NOTE-TAKING**	**NOTES REFINEMENT**	**INVESTMENT EXECUTION**	**CRM UPDATE**
Portfolio performance check and market updates digestion	Coordination of meeting schedule, venue, and logistics	Client intelligence review, briefing notes & pitch preparation	Jotting down of minutes / notes during the client meeting	Review and revision of notes taken to ensure completeness	Implementation of investment and client directives	Filling out of pre-set fields in the CRM software / system
UNIFIED PORTFOLIO VIEW	**FRICTIONLESS COORDINATION**	**HOLISTIC CLIENT UNDERSTANDING**	**UNDIVIDED ATTENTION**	**IMPROVED RECORD ACCURACY**	**LESS EXECUTION ERRORS**	**COMPLETE CLIENT VISIBILITY**
A.I. combines portfolio and market intel to surface client-specific performance, risk, and market implications	A.I. coordinates client availability and meeting logistics based on objectives and constraints	A.I. consolidates client intelligence and converts it into a tailored briefing and meeting plan	A.I. captures the client conversation and identifies material information as it arises	A.I. converts raw meeting records into structured, complete, and review-ready documentation	A.I. translates client instructions into execution inputs and checks them against relevant controls	A.I. extracts validated meeting information and updates client records with minimal manual input
• *Portfolio Diagnostics* • *Market Synthesis*	• *Scheduling Coordination* • *Logistics Orchestration*	• *Client Briefing Generation* • *Meeting Plan Generation*	• *Conversation Transcription* • *Speaker Attribution*	• *Note Structuring* • *Quality Assurance*	• *Instruction Interpretation* • *Execution Control Support*	• *Data Extraction & Population* • *Data Validation & Reconciliation*

Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

PRE-MEETING WITH A.I. ENABLEMENT

KEY TAKEAWAYS

Preparing for client meetings currently requires RMs to multi-task across reviewing financial markets' performance, gather client intelligence, developing topics of discussion, drafting an outreach message, coordinating meeting schedule and logistics, and compiling a meeting brief and presentation materials.

A.I. can streamline each of these steps by consolidating relevant client and market intelligence from multiple systems into a unified view, reducing the need to search across disparate sources.

Using this context, A.I. can act as a sounding board by suggesting relevant conversation topics, generate fresh ideas for the meeting agenda and tailor meeting briefs.

It can then make it easier for RMs to set-up client meetings, such as by producing personalised client communications.

In this manner, A.I. can shorten preparation time and enable RMs to enter client meetings with more comprehensive, relevant, and actionable insights.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

A.I. streamlines meeting preparation by consolidating client and market intelligence, coordinating meeting schedule and logistics, generating discussion ideas, and drafting tailored outreach and briefs

Pre-meeting
A.I. Adoption Cases

Adoption Cases (Pre-meeting)	**CONNECT** Foundation Layer	**CONTEXT** Intelligence Layer	**CAPACITY** Workflow Layer
PORTFOLIO DIAGNOSTICS	• Portfolio holdings • Transaction history • Risk data • Client objectives	• Performance drivers • Concentration risks • Risk exposure • Objective deviations	Automates portfolio review and exception identification → *Frees RM time for portfolio advice*
MARKET INTELLIGENCE SYNTHESIS	• Market data • Economic indicators • News • Research reports	• Relevant market trends • Portfolio implications • Emerging risks • Investment opportunities	Automates market monitoring and summarisation → *Frees time for client engagement*
SCHEDULING COORDINATION	• Participant calendars • Availability • Client preferences • Meeting requirements	• Suitable time slots • Scheduling conflicts • Participant constraints • Timing priorities	Automates slot identification, invitations, and rescheduling → *Reduces coordination effort*
LOGISTICS ORCHESTRATION	• Venue availability • Conferencing platforms • Attendee details • Access requirements	• Appropriate meeting format • Venue requirements • Technology needs • Required collateral	Automates bookings, meeting links, and attendee instructions → *Reduces logistical administration*
CLIENT BRIEF GENERATION	• Portfolio data • Interaction history • Market information • Risk and compliance records	• Client priorities • Recent developments • Relationship sensitivities • Risks and opportunities	Automates information consolidation and briefing creation → *Reduces preparation time*
MEETING PLAN GENERATION	• Previous meeting minutes • Outstanding actions • Market intelligence • Product information	• Priority discussion topics • Relevant questions • Potential recommendations • Desired meeting outcomes	Automates agenda and discussion plan drafting for each client engagement → *Frees time for personalisation*

Standout Capability

Source: Quinlan & Associates analysis

IN-MEETING WITH A.I. ENABLEMENT

KEY TAKEAWAYS

During client meetings, RMs no longer need to divide their attention between engaging with the client and documenting the discussion, as upon receiving the client's explicit consent, A.I. can record and transcribe the conversation, allowing the RM to focus more fully towards listening and responding to the client.

The highly accurate and comprehensive notes being captured are less susceptible to human errors and attribute each statement to the corresponding speaker.

With RMs in Hong Kong and Singapore often conducting meetings in Cantonese, Mandarin, Hindi or English, and frequently switching between languages mid-sentence, a generic note-taker may not be sufficient, requiring a dedicated A.I. solution that's built for Asia in particular.

This allows client needs, RM recommendations, questions, and commitments to be documented more consistently and accurately, improving both the quality of the client interaction and the completeness of the meeting record.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

During client meetings, consent-enabled A.I. transcription captures discussions comprehensively and accurately, allowing RMs to maintain their undivided focus on clients

In-meeting
A.I. Adoption Cases

Adoption Cases (In-meeting)	**CONNECT** Foundation Layer	**CONTEXT** Intelligence Layer	**CAPACITY** Workflow Layer
SPEAKER ATTRIBUTION	• Meeting audio feed • Video-conference feed • Attendee names and roles • Voice characteristics • Speaking order and timing data	• Speaker-to-participant matching • Detection of overlapping speakers • Confidence scoring	Automates speaker-labelled transcript generation and organises dialogue by speaker → *Reduces attribution errors on each points discussed for future reference and supports clearer ownership of follow-up*
CONVERSATION TRANSCRIPTION	• Meeting audio feed • Video-conference feed • Industry terminology • Product terminology • Internal policies / procedures • In-person capture via mobile app	• Speech-to-text conversion • Terminology recognition • Multi-lingual comprehension • Detection of unclear passages • Sentence reconstruction • Confidence scoring	Automates live meeting transcription and generates time-stamped notes → *Allows the RM to focus on actively engaging client, while ensuring completeness and accuracy of the record*

Key RM pain points around note-taking comprehensiveness and accuracy are seamlessly solved by A.I., including multilingual capture and transcription, with mid-sentence language switching

Source: Quinlan & Associates analysis

Standout Capability

POST-MEETING WITH A.I. ENABLEMENT

KEY TAKEAWAYS

A.I. can convert the meeting transcript into a structured and accurate record, removing the need for RMs to review, reconstruct, organise, and format manually captured information.

It can also identify proposed actions, owners, and deadlines, while drafting personalised follow-up communications and supporting next steps' implementation based on the client interaction and internal controls.

Upon a final sign-off by the RM, relevant information can be routed to the CRM system and other connected data platforms, eliminating the need for RMs to make repetitive manual updates to multiple avenues of data storage.

With the CRM now being updated in near-real-time, management gains immediate visibility.

As such, A.I. accelerates client follow-ups, improves the flow of client intelligence to internal stakeholders, and enables RMs to respond more promptly to client needs.

After a client meeting, A.I. structures the recorded notes, identifies key action items, drafts follow-ups, and updates connected systems, thereby accelerating execution and information flow

Post-meeting
A.I. Adoption Cases

Adoption Cases (Post-meeting)	**CONNECT** Foundation Layer	**CONTEXT** Intelligence Layer	**CAPACITY** Workflow Layer
NOTE STRUCTURING	• Latest meeting transcript • Previous meeting records • Client briefing notes • Supporting documents	• Key discussion themes • Confirmed decisions • Client requests • Follow-up actions	Automates meeting-minute and action-list drafting → *Reduces post-meeting admin effort*
QUALITY AND COMPLETENESS REVIEW	• Latest meeting transcript • Previous meeting records • Client briefing notes • Previous commitments	• Information gaps • Contradictions • Ambiguous statements • Unresolved actions	Automates record checks & exception flagging, w/ final RM approval before anything is saved to CRM → *Enables RM to focus on material issues*
INSTRUCTION INTERPRETATION	• Approved client directives • Portfolio positions • Product data • Transaction requirements	• Intended instrument • Price parameters • Timing requirements • Missing instruction details	Automates conversion of directives into draft instructions → *Reduces human-errors*
EXECUTION CONTROL SUPPORT	• Client mandate • Risk appetite & suitability • Account restrictions • Approval requirements	• Mandate alignment • Suitability considerations • Potential risks and compliance • Required next steps for approval	Automates preliminary control checks and exception routing → *Frees RM time from routine validation*
DATA EXTRACTION AND POPULATION	• Validated meeting notes • Client requests • Client preferences • Follow-up actions	• Relevant CRM records • Appropriate field classification • New client information • Required workflow actions	Automates CRM field population and task creation → *Reduces manual and repetitive data entry*
DATA VALIDATION AND RECONCILIATION	• Existing CRM records • Meeting records • Portfolio systems • Other pre-approved sources	• Missing fields • Duplicate records • Conflicting values / discrepancies • Classification errors	Automates CRM validation and correction flagging → *Limits RM review to material exceptions*

Standout Capability

Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

COMMERCIAL VALUE CREATION

KEY TAKEAWAYS

Our research suggests that A.I. adoption across the RM value chain could save approximately seven hours throughout each client engagement journey. This released capacity can be redirected towards deeper client engagement and new client acquisition.

J.P. Morgan estimates that A.I. could enable RMs to expand their client rosters by 50% within three to five years, while reducing support-function headcount requirements by up to 40%.

Fidelity estimates that saving five hours per week could increase advisor revenue by 27%.

A.I.-enabled personalisation is also demonstrating tangible value, with two-thirds of advisors reporting improved client satisfaction, according to BlackRock.

Based on our research and reported outcomes from leading global financial institutions, we estimate that scaled A.I. adoption could increase wealth management revenues by 36% while reducing costs by 38%.

A.I. can help grow RM capacity and client rosters without adding support headcount, with the potential to drive 36% uplift in revenue and 38% reduction in costs

A.I. Adoption Impacts
Revenue, Cost, and Client Experience

REVENUE



CLIENT ROSTER INCREASE

Free to take on more clients, advisors' roster is expected to grow by 50% in 3-to-5 years

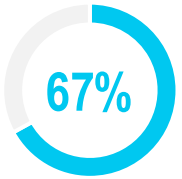
COST



HEADCOUNT REDUCTION

Financial advisors may be able to reduce headcount by up to 40%, solving their RM capacity & costly support hiring issue

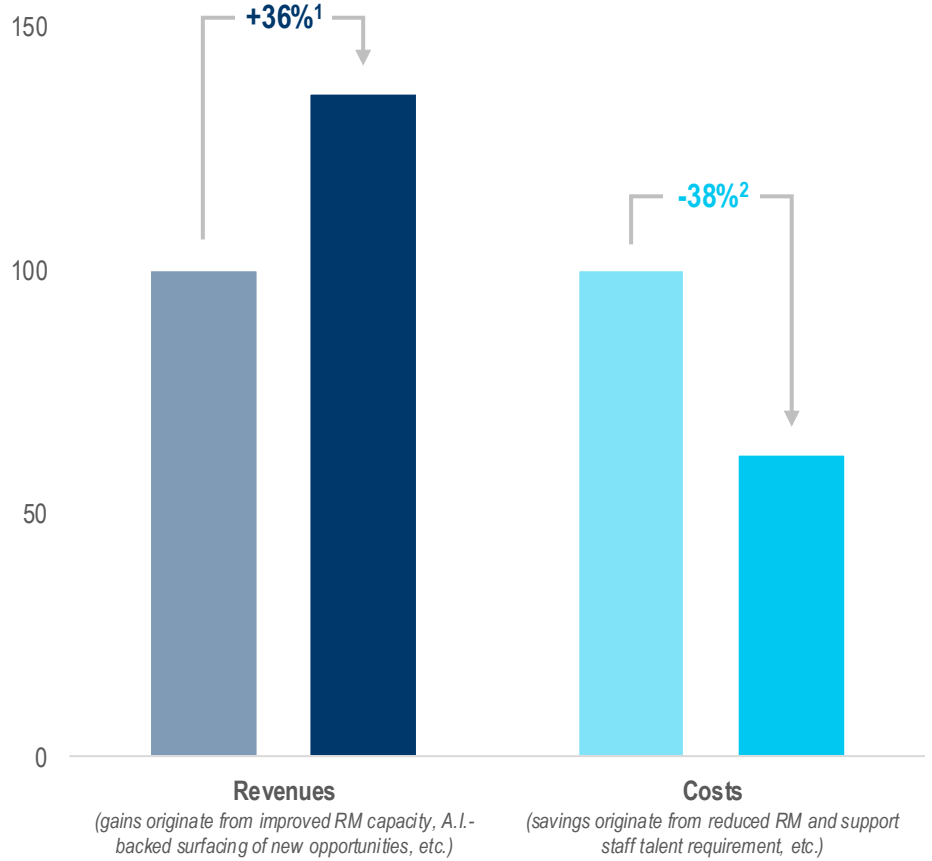
CLIENT EXPERIENCE



IMPROVED SATISFACTION

Client satisfaction is reported to improve by 2/3rds due to A.I.-enabled personalisation

A.I. Adoption Impacts
%, Indexed



[1]Assuming that 6.8 hours saved are re-allocated to clients / prospects as per our survey findings; [2]Applicable to utilising A.I. at scale
Source: Morgan Stanley, J.P. Morgan, Fidelity, BlackRock, Reuters, Quinlan & Associates survey and analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

IMPLICATIONS FOR MANAGEMENT TEAM

KEY TAKEAWAYS

Current RM reporting is often delayed, fragmented, and focused primarily on basic activity metrics, limiting management's visibility into frontline client developments and industry trends taking shape.

A.I.-powered orchestration can improve this information flow by structuring approved client intelligence and routing it into relevant systems more promptly.

This creates richer and more contextual insights into client needs, engagement quality, RM activity, and emerging business trends.

With more timely and comprehensive information, senior executives can identify patterns, prioritise interventions, and make decisions using evidence rather than intuition alone.

Overall, A.I. can shift management reporting from being retrospective activity tracking towards more timely, qualitative, and actionable performance intelligence.

Resulting access to more timely and comprehensive client intelligence could also shift management reporting from retrospective activity tracking towards more actionable, evidence-based decision-making

Management Supervision

Before vs. After

	CURRENT PAIN POINTS	A.I. ADOPTION IMPACT	SAMPLE INSIGHTS
TIMELINESS OF CLIENT INTELLIGENCE	**Delayed Visibility** RMs update CRM when capacity permits, delaying frontline client intelligence from reaching management	**Near Real-time Visibility** A.I. routes approved client information promptly, giving management timely visibility into emerging trends	***# OF UNIQUE CLIENTS AN RM CONTACTED THIS WEEK***
DEPTH OF INSIGHT	**Limited And Surface-level** Brief, box-ticking CRM updates provide limited context on client needs and interactions	**Rich & Contextual** A.I. structures detailed meeting information into richer insights on client needs and engagement trends	***WHAT IS BEING DISCUSSED MOST WITH CLIENTS***
DECISION SUPPORT	**Inconclusive** Fragmented, high-level information forces executives to rely heavily on experience and intuition	**Actionable** Timely, comprehensive insights help executives identify patterns, prioritise actions, and make informed decisions	***TIME SERIES ANALYSIS OF CLIENT SENTIMENT***
PERFORMANCE MEASUREMENT	**Quantitative In Nature** Quantitative metrics measure RM activity but provide limited insight into output quality	**Qualitative In Nature** A.I. complements activity metrics with insights into engagement quality, client sentiment, and info completeness, etc.	***WHICH RMs ARE LOGGING IN AND WHICH AREN'T***
SURFACING CLIENT INTELLIGENCE	**Navigation Challenges** Cumbersome databases make it hard to unpack firm-wide client conversations and capture intelligent insights	**Easily Queryable** The firm can ask questions across its entire book and get answers in the client's own words with the source cited	***MOST FREQUENTLY CITED CLIENT CONCERNS***

Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

CASE STUDY – MORGAN STANLEY

KEY TAKEAWAYS

Morgan Stanley has launched two A.I. initiatives of note:

- **AI @ Morgan Stanley Assistant:** An internal chatbot for seamless information retrieval; and
- **AI @ Morgan Stanley Debrief:** A note-taker, summariser, and communication draft creator for automating client engagement tasks.

These initiatives have achieved substantial uptake among financial advisors and received positive feedback from both RMs and management teams.

Users highlighted three key benefits: (1) more personalised client intelligence, (2) greater capacity for meaningful client engagement, and (3) sharper in-meeting focus by reducing the burden of manual note-taking.

Morgan Stanley's adoption of A.I. tools across the RM workflow has witnessed large scale adoption and yielded optimistic results for both RMs as well as their management teams

Case Study
Morgan Stanley

Morgan Stanley

The global bank has deployed two key A.I. solutions for its financial advisors

AI @ Morgan Stanley Assistant
Morgan Stanley's internal chatbot for answering financial advisors' queries for seamless internal information retrieval

AI @ Morgan Stanley Debrief
Morgan Stanley's A.I. note-taker, summariser and first draft communication composer for client meetings

PRE-MEETING

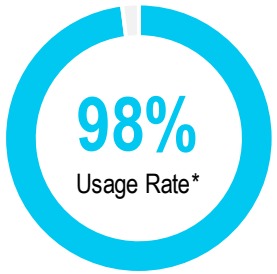
INFORMATION RETRIEVAL
AI @ Morgan Stanley Assistant allows financial advisors to query it for retrieving information from Morgan Stanley's proprietary database in a comprehensive and automated manner that saves valuable time

IN-MEETING

MEETING RECORDING & ANALYSIS
With client consent, AI @ Morgan Stanley Debrief generates notes on a financial advisor's behalf in client meetings and accordingly surfaces key action items

POST-MEETING

PERSONALISED FOLLOW-UPS AUTOMATION
AI @ Morgan Stanley Debrief summarises key points, creates an email for a financial advisor to edit and send at their discretion, and saves a note into Salesforce



PERSONALISED CLIENT INTELLIGENCE
"This technology makes you as smart as the smartest person in the organisation. Each client is different, and A.I. helps us cater to each client's unique needs."
- Head of Firmwide AI

ENHANCED CLIENT ENGAGEMENT
"Drives immense efficiency in an Advisors' day-to-day, allowing more time to spend on meaningful engagement with their clients."
- Head of WM Client Segments

IN-MEETING DECISION FOCUS
"It's saving me about half an hour per meeting just by handling all the notetaking. This has really freed up my time to concentrate on making decisions during client meetings."
- Managing Director

*Pertaining to AI @ Morgan Stanley Assistant
Source: Morgan Stanley, OpenAI, Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.



SECTION 4

CASE STUDY – DATADASHER

QUINLAN &ASSOCIATES

ABOUT DATADASHER

KEY TAKEAWAYS

DataDasher, a "Microsoft AI Cloud Partner", is an enterprise A.I. platform designed to automate meeting preparation, note-taking, action management, and follow-ups, enabling RMs to spend more time serving clients.

The platform supports advisory practices throughout the meeting lifecycle, from preparation and real-time interaction capture to follow-up execution and record-keeping.

At its core is a centralised workspace that provides RMs with a unified view of relevant client intelligence.

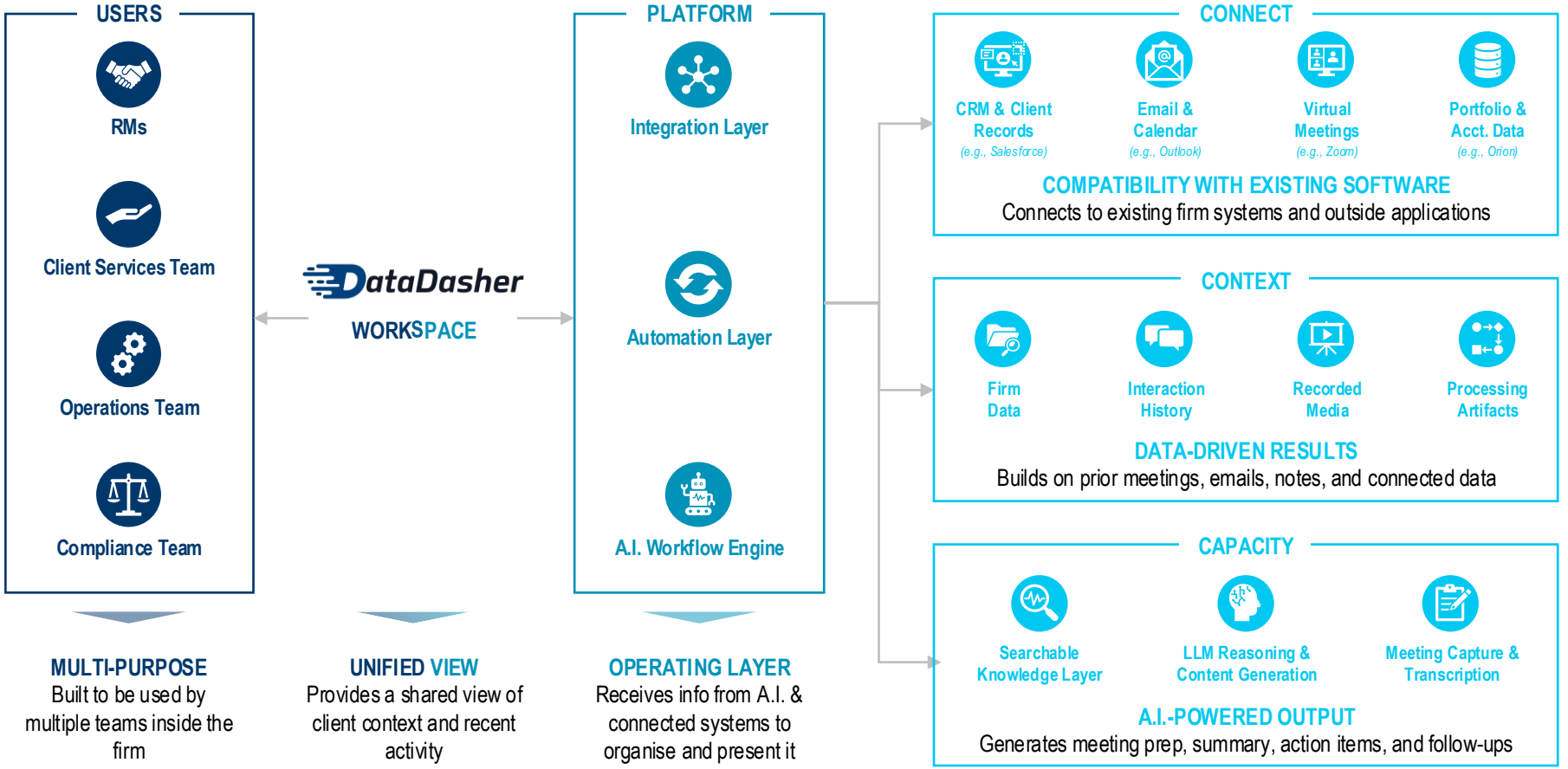
This workspace is underpinned by an integration and automation layer and an A.I. workflow engine, which connect otherwise fragmented internal and third-party systems, including CRM, email, calendar, meeting, and portfolio platforms.

Together, these capabilities streamline meeting preparation, automate post-meeting activities, and make client records easier to locate and apply, with SOC 2 Type II certification and no client data being used for model training to ensure proper security.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

DataDasher presents a unified client view through an all-in-one workspace that connects fragmented systems, captures contextual intelligence, and frees-up RM capacity, streamlining the meeting lifecycle

DataDasher
Overview



Source: DataDasher, Quinlan & Associates analysis

PRODUCT / SERVICE OFFERINGS

KEY TAKEAWAYS

DataDasher supports RMs across the pre-meeting, in-meeting, and post-meeting stages:

- Before each meeting, the platform consolidates information across different sources to suggest next-best actions for each client.
- During the meeting, transcription, automated recording disclosures, and structured note capture allow RMs to focus more fully on the client while creating a comprehensive, review-ready record. Recording can be disabled for any meeting and remains subject to applicable consent requirements.
- Following the meeting, RM-approved information is synchronised with the CRM, converted into trackable action items, and used to draft personalised client communications aligned with the RM's communication style.

Overall, DataDasher reduces manual administration, strengthens documentation quality, and enables RMs to respond to client needs more promptly and effectively.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

Building on this foundation, DataDasher supports RMs before, during, and after client meetings by unifying intelligence, capturing interactions, and automating approved follow-ups

Offering

Pre-, In-, and Post-meeting

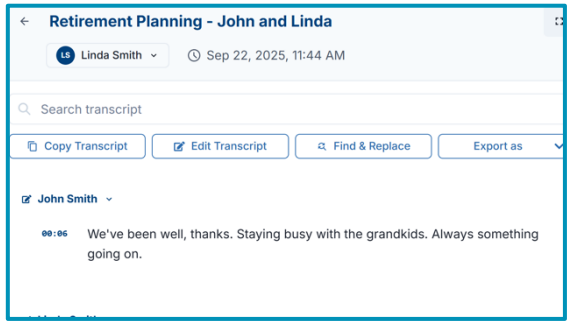
PRE-MEETING



A.I. Generated Meeting Prep Document

- **Data From Multiple Sources**
  Collating of info from all relevant sources (e.g., CRM, emails)
- **Listed Source Citations**
  Verifiable origin of each key piece of information
- **Recent Meetings' Summary**
  Facilitation of pre-meeting context catch-up
- **Proactive Touchpoints**
  Notification of significant upcoming happenings
- **Portfolio Uploads and Insights**
  Summarised and searchable portfolio performance
- **Conversation Starters**
  Ideation for sparking meaningful client talks
- **Mobile App**
  In-person transcription capture set-up via mobile app

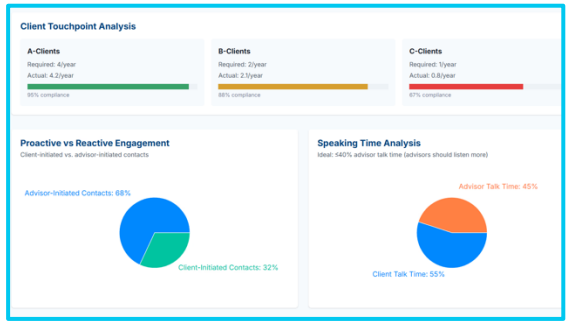
IN-MEETING



Live Meeting Minutes Transcription

- **Focus & Attention**
  Replacing the need to break eye-contact with client
- **Voice Identification**
  Accurate identification of each stakeholder's voice
- **Comprehensive Coverage**
  Complete, end-to-end capture of client conversation
- **Accurate Note-taking**
  Near-perfect detailed transcription of notes
- **Compliance-ready Notes**
  Curation of readymade notes and audit trail for review
- **Automatic Action Items' Identification**
  Highlighting of next steps to facilitate timely action
- **Multi-lingual Coverage**
  Multi-lingual capture with mid-conversation switching

POST-MEETING



Follow-up Tasks' Automation

- **Auto-sync To CRM**
  Automatic updating of CRM platform
- **Custom Action Items' Creation**
  Logging of new, custom action items for tracking
- **Personalised Follow-ups Drafting**
  Drafting of tailor-made client follow-up emails
- **Voice-based Instructions**
  Ability to receive hands-free tasks and instructions
- **A.I. Search**
  Faster locating of information via A.I.-powered search
- **KPIs Tracking**
  In-depth visibility into performance metrics
- **Compliant Record-keeping**
  Compliance-friendly, time-stamped, accurate records

Source: DataDasher, Quinlan & Associates analysis

CLIENT CASE STUDY

KEY TAKEAWAYS

DataDasher deployed its solution for an advisory practice serving ~100 households and manages over USD 100 million in assets.

Before implementation, advisors spent considerable time manually preparing for meetings, taking notes, updating CRM records, and drafting follow-up communications.

Inconsistent documentation, ad hoc meeting preparation, and reliance on human memory created operational inefficiencies and heightened supervisory risk.

DataDasher helped streamline and automate pre-meeting, in-meeting, and post-meeting admin tasks, while preserving advisor review and approval over every output.

Following implementation, advisors saved 15 hours per week, unlocking greater client-facing capacity, more consistent and timely client records for future client engagements, and a stronger compliance posture.

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

By integrating DataDasher into its platform, a client saved approximately 15 hours a week per advisor, while also improving documentation quality, client intelligence timeliness, and compliance

Working Methodology
Client Case Study

US-BASED WEALTH MANAGER

DataDasher

CURRENT WORKFLOW PAIN POINTS

Non-standardised Meeting Preparation
Meeting preparation relies heavily on individual practices instead of standardised workflows, reducing consistency and overall efficiency

Inconsistent Meeting Documentation
Meeting notes are recorded using different formats, resulting in inconsistent documentation quality and difficult information retrieval

Memory-dependent Record Capture
Records rely on manual recall and post-meeting write-ups, increasing the risk of inaccurate client context and creating supervision risk

Time-consuming Manual Work
RMs spend significant time on manual note-taking, CRM updates, and follow-up drafting, reducing valuable client-facing time

DATADASHER SOLUTIONS

Auto-generated Pre-meeting Briefs
Meeting briefs automatically compiled from CRM records and previous client interactions before every meeting

One Standardised Meeting Format
Every meeting is recorded using a consistent template, improving documentation quality and simplifying information retrieval

Audit-ready Client Records
Every interaction captured in a structured, compliant record, reducing manual errors and supporting following reviews

Automated Note Capture & Follow-up
Meeting notes captured in real time, synced to the CRM, and follow-up emails drafted automatically

REALISED BENEFITS

Greater RM Capacity	More Consistent and Reliable Records	Stronger Compliance Posture
15 hours saved per RM each week, enabling more client-facing time, additional meetings, and measurable revenue and AUM growth	The solution augmented and automated human-based processes, improving consistency and the quality of client intelligence	Audit-ready documentation strengthened supervision and supports the client's risk and compliance requirements

Source: DataDasher, Quinlan & Associates analysis



SECTION 5

HOW WE CAN HELP

QUINLAN &ASSOCIATES

WHERE Q&A CAN SUPPORT YOU

KEY TAKEAWAYS

By closely aligning business strategy and adoption of cutting-edge technology, wealth managers can accelerate A.I. deployment while managing risk and improving realised value.

Quinlan & Associates can support wealth managers across end-to-end A.I. journey: from conducting internal readiness assessments to identifying high-impact use cases, developing robust business cases, shaping fit-for-purpose operating models, and providing ongoing PMO and training support.

Quinlan & Associates can support wealth managers in identifying and adopting high impact A.I. use cases, supported by a fit-for-purpose operating model

How We Could Help

Areas of Support

Initial Diagnostic Assessment	Strategic Direction Setting	Business Case Development	Implementation Planning	PMO & Training Support
Where does the institution currently stand relative to its peers and the broader market?	What does a future with successful adoption of A.I. look like for the institution in particular?	What is the net financial return and resource commitment expected and is it financially worth it?	What are the core building blocks and adaptations required to realise the strategy?	What forms of ongoing support are required to help supervise the institution's approach?
Benchmark leading practices while **assessing institutional A.I. maturity** to identify capability gaps, priority needs, and initial improvement opportunities	Define the institution's A.I. ambition, prioritise use cases based on value, feasibility, and risk, and **design the appropriate development approach**	**Quantify the total financial impact** by estimating potential cost savings and projected revenue growth against required CapEx and resource commitments	**Design the target operating model and implementation roadmap** required to support controlled, scalable, and institution-wide adoption of A.I.	**Support the delivery, adoption, and performance management** of prioritised A.I. initiatives to achieve measurable outcomes and enable sustainable scaling
• Peer comparison to identify best practices and shortfalls • Gauging of priority and initial areas of improvement	• Proposition blueprint (e.g., prioritised A.I. features) • Development approach designing	• Revenue and cost impact forecast • Detailed ROI estimation and scenario analysis	• Operating model adaptations' outlining • Buy vs. build vs. partner assessment	• Ongoing implementation guidance and supervision • Training workshops' delivery

Source: Quinlan & Associates analysis

©2026 Quinlan & Associates Limited, a company incorporated in Hong Kong. All rights reserved.

QUINLAN &ASSOCIATES

STRATEGY WITH A DIFFERENCE

Copyright © 2026 Quinlan & Associates.

All rights reserved. This report may not be distributed, in whole or in part, without the express written consent of Quinlan & Associates. Quinlan & Associates accepts no liability whatsoever for the actions of third parties in this respect.

The information and opinions in this report were prepared by Quinlan & Associates. This report is not financial or investment advice and should not be relied upon for such advice or as a substitute for professional accounting, tax, legal or financial advice. Quinlan & Associates has made every effort to use reliable, up-to-date and comprehensive information and analysis in this report, but all information is provided without warranty of any kind, express or implied.

Quinlan & Associates disclaims any responsibility to update the information or conclusions in this report. Quinlan & Associates accepts no liability for any loss arising from any action taken or refrained from as a result of information contained in this report or any reports or sources of information referred to herein, or for any consequential, special or similar damages even if advised of the possibility of such damages. This report is not an offer to buy or sell securities or a solicitation of an offer to buy or sell securities.

Quinlan & Associates currently or may in the future engage with, seek to do business with, or hold positions in, some of the companies mentioned in its reports, which may give rise to potential conflicts of interest. Quinlan & Associates will actively manage any conflicts of interest that may arise (including by implementing appropriate information barriers and other conflicts management procedures and safeguards), in order to preserve confidentiality and to ensure that Quinlan & Associates remains objective and independent with regards to the contents of its reports.

Website www.quinlanandassociates.com

Email enquiries@quinlanandassociates.com

Telephone (+852) 2618 5000

Address Level 20, One International Finance Centre
1 Harbour View Street, Central
Hong Kong

AUTHORS

Benjamin Quinlan
CEO & Managing Partner
T: +852 2618 5000
E: bquinlan@quinlanandassociates.com

Eashan Trehan
Senior Associate
T: +852 2618 5000
E: etrehan@quinlanandassociates.com

QUINLAN
&ASSOCIATES

© 2026 Quinlan & Associates.

All rights reserved. This report may not be distributed, in whole or in part, without the express written consent of Quinlan & Associates. Quinlan & Associates accepts no liability whatsoever for the actions of third parties in this respect.

The information and opinions in this report were prepared by Quinlan & Associates. This report is not financial or investment advice and should not be relied upon for such advice or as a substitute for professional accounting, tax, legal or financial advice. Quinlan & Associates has made every effort to use reliable, up-to-date and comprehensive information and analysis in this report, but all information is provided without warranty of any kind, express or implied.

Quinlan & Associates disclaims any responsibility to update the information or conclusions in this report. Quinlan & Associates accepts no liability for any loss arising from any action taken or refrained from as a result of information contained in this report or any reports or sources of information referred to herein, or for any consequential, special or similar damages even if advised of the possibility of such damages. This report is not an offer to buy or sell securities or a solicitation of an offer to buy or sell securities.